

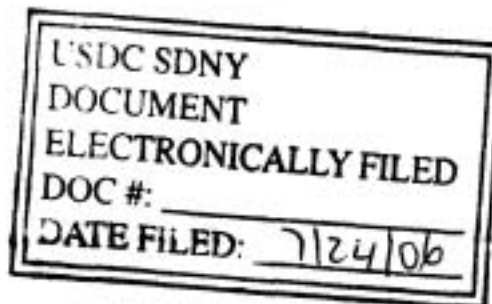


# MEMO ENDORSED

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Respond to Metairie Office

July 11, 2006

Honorable Kenneth M. Karas  
United States District Judge  
Daniel Patrick Moynihan United States Courthouse  
500 Pearl Street, Room 920  
New York, New York 10007-1312



Re: *Paul S. Foti, et al. v. NCO Financial Systems, Inc.*  
No. 04-CV-00707, U.S.D.C., S.D.N.Y.

Dear Judge Karas:

In ¶ 6 of my July 10 letter to you, I mistakenly reported that NCO would have CAFA reporting obligations.

In fact, since this case was filed pre-CAFA and since the CAFA statute has been interpreted as not being retroactive, there will be no CAFA notification required. At your Honor's request we will provide necessary authority proving CAFA is not retroactive.

Very truly yours

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DI:deb

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Authority should be provided  
on the non-retroactivity of CAFA. A letter will  
be sufficient.

SUBMITTED

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7/19/06